

Fig 1

Reference DATE	Predetermined DATA	CLIENT'S Prediction	
		Strong YEN	Weak YEN
1999. 12. 31	2000. 1. 31	○	
2000. 1. 31	2000. 2. 29	○	
2000. 2. 29	2000. 3. 31		○
2000. 3. 31	2000. 4. 30		○
2000. 4. 30	2000. 5. 31	○	

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Fig 2

	Investment Funds	Profits
First Predetermined DATE	1 R	2 R
2	1 R + 2 R	6 R
3	1 R + 6 R	14 R
4	1 R + 14 R	30 R
5	1 R + 30 R	62 R
6	1 R + 62 R	126 R
7	1 R + 126 R	254 R
8	1 R + 254 R	510 R
9	1 R + 510 R	1022 R
10	1 R + 1022 R	2046 R
11	1 R + 2046 R	4094 R
12	1 R + 4094 R	8190 R

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Fig 3

Balance When Investments (i.e., OPTION PURCHASES)
Continue to Succeed and RIGHTS ARE EXERCISED

Number of times Profits are Incorporated Into Investment Principal	Investment Principal	Interest	Investment Funds	Profits
0	P	12R	1R	2R
1	$P_1 (P + 2R)$	12R ₁	1R ₁	2R ₁
2	$P_2 (P_1 + 2R_1)$	12R ₂	1R ₂	2R ₂
3	$P_3 (P_2 + 2R_2)$	12R ₃	1R ₃	2R ₃
4	$P_4 (P_3 + 2R_3)$	12R ₄	1R ₄	2R ₄
5	$P_5 (P_4 + 2R_4)$	12R ₅	1R ₅	2R ₅
6	$P_6 (P_5 + 2R_5)$	12R ₆	1R ₆	2R ₆
7	$P_7 (P_6 + 2R_6)$	12R ₇	1R ₇	2R ₇
8	$P_8 (P_7 + 2R_7)$	12R ₈	1R ₈	2R ₈
9	$P_9 (P_8 + 2R_8)$	12R ₉	1R ₉	2R ₉
10	$P_{10} (P_9 + 2R_9)$	12R ₁₀	1R ₁₀	2R ₁₀
11	$P_{11} (P_{10} + 2R_{10})$	12R ₁₁	1R ₁₁	2R ₁₁

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Fig 4

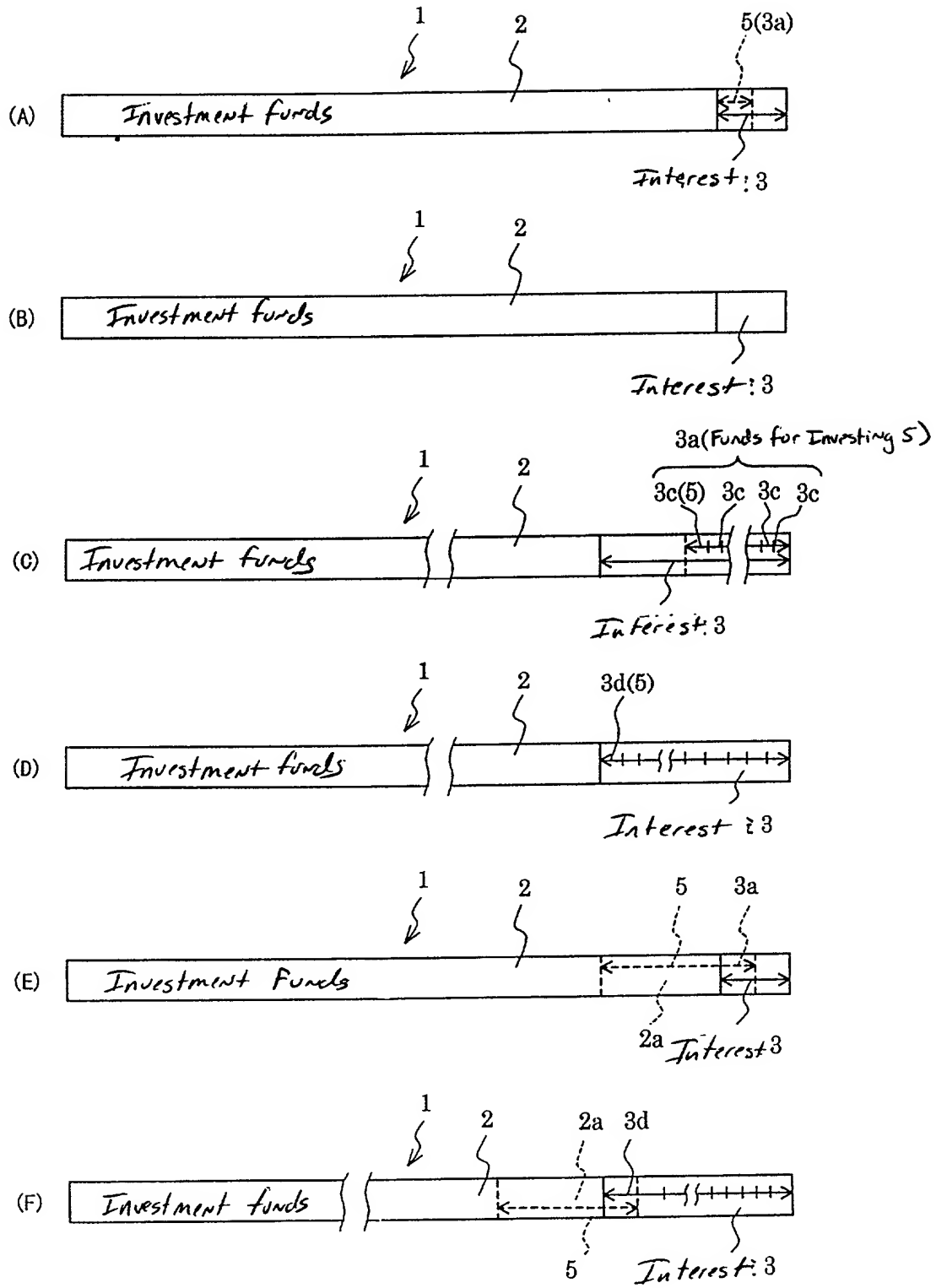


Fig 5

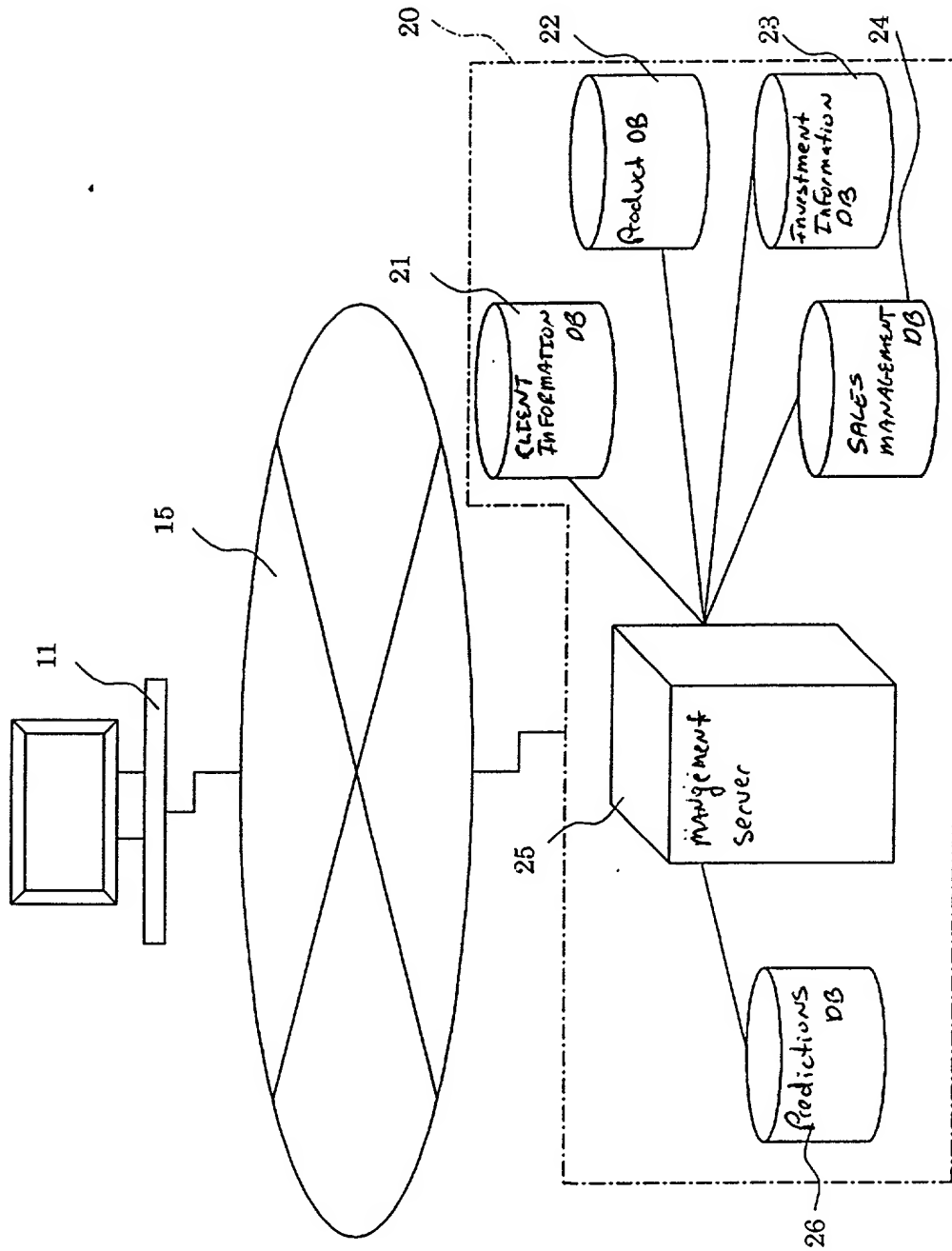


Fig 6

CLIENT DB					21a			
Item	1	2	3	4	21			
1 CLIENT NUMBER	100000000							
2 ACCOUNT NUMBER	12345678							
3 PASSWORD								
4 SURNAME (CHINESE CHARACTERS)								
5 SURNAME (PHONETIC SYLLABARY)								
6 SURNAME (ROMAN ALPHABET)								
7 NAME (CHINESE CHARACTERS)								
8 NAME (PHONETIC SYLLABARY)								
9 NAME (ROMAN ALPHABET)								
10 DATE OF BIRTH								
11 AGE								
12 SEX								
13 FINANCIAL ASSETS (IN TENS OF THOUSANDS)								
14 BONDED INVESTMENT SUM (IN TENS OF THOUSANDS)								
15 HOME ADDRESS / ZIP CODE								
16 HOME ADDRESS / Prefecture								
17 HOME ADDRESS / City or County								
18 HOME ADDRESS / WARD								
19 HOME ADDRESS / Town or Village								
20 HOME ADDRESS / ADDRESS								
21 APARTMENT BUILDING NAME								
22 HOME / Telephone								
23 HOME / FAX								
24 E-mail								
25 FORM OF OWNERSHIP OF RESIDENCE								
26 NAME APPEARING ON DEED OF THE RESIDENCE								
27 NAME OF PLACE OF WORK								
28 DEPARTMENT								
29 JOB TITLE								
30 INCOME (IN TENS OF THOUSANDS OF YEN)								
31 NUMBER OF YEARS WORKING THERE								
32 WORK TELEPHONE								
33 EXTENSION								
34 WORK LOCATION								

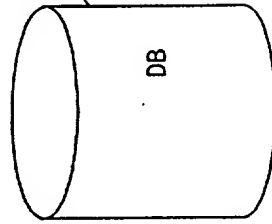


Fig 7

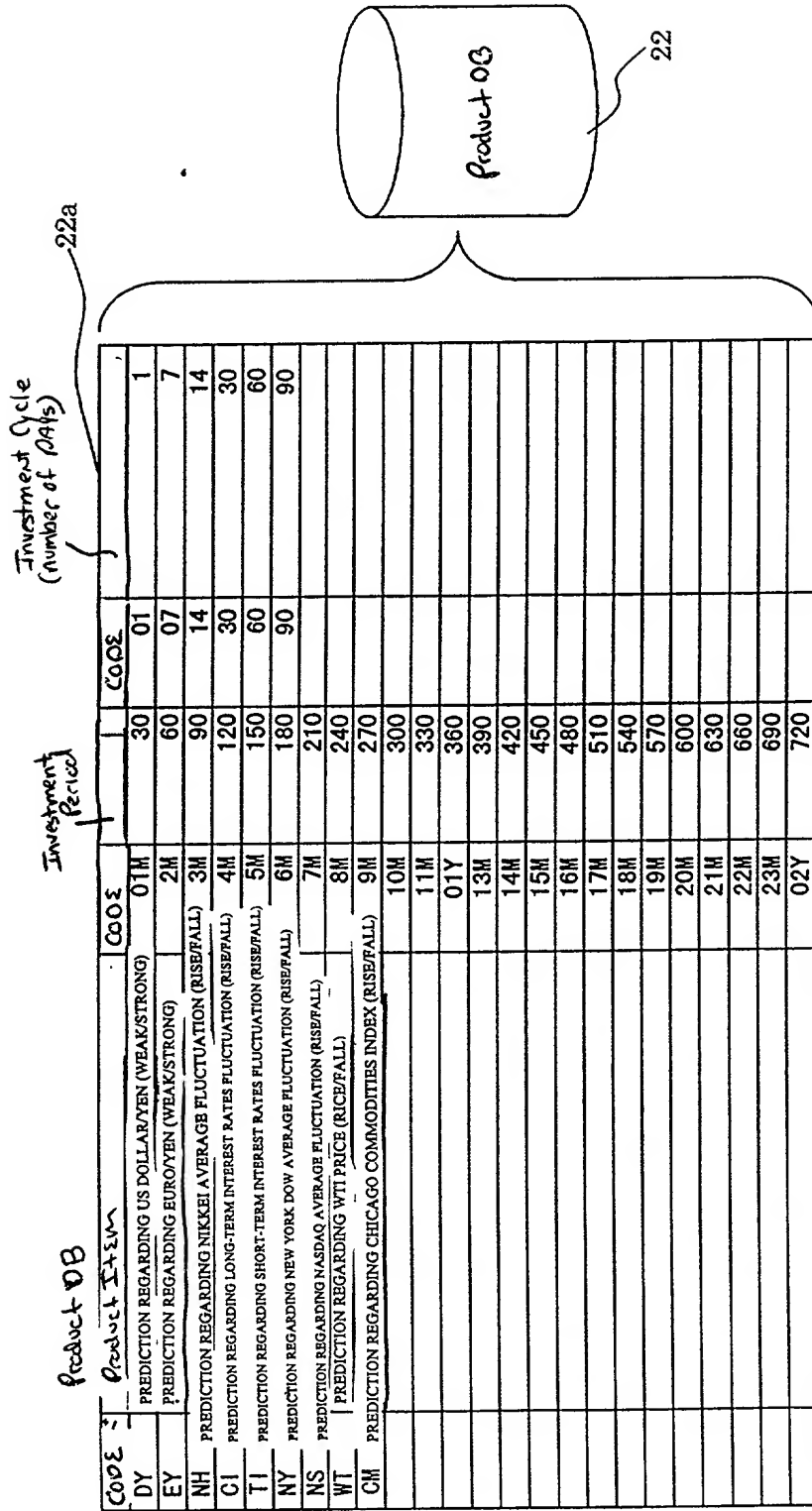
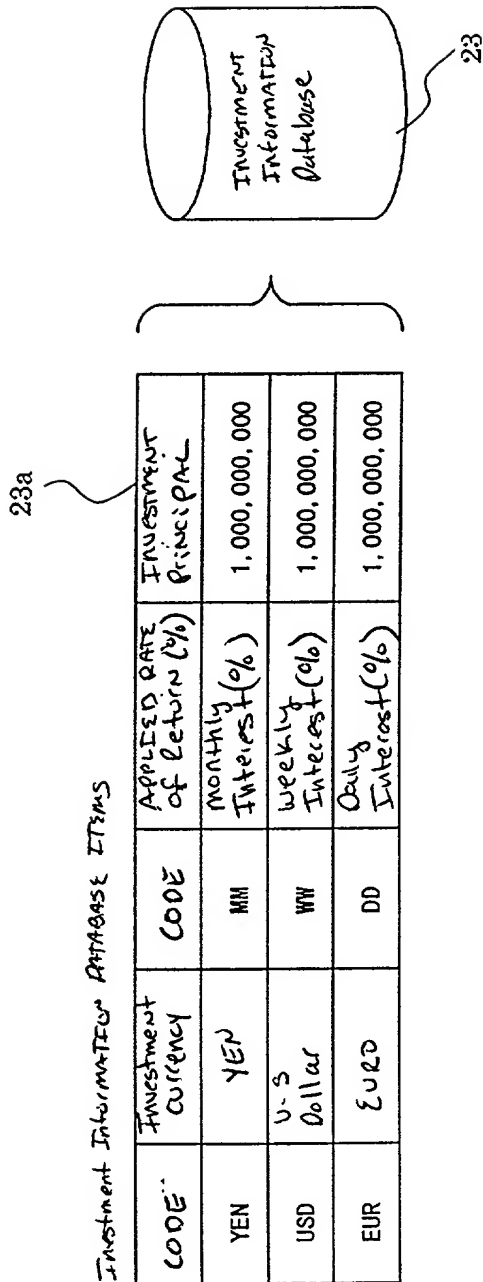


Fig 8



Line	Item	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
U	Items	U1	U2	U3	U4	U5	U6	U7	U8	U9	U10	U11	U12	U13	U14	U15	U16	U17	U18	U19	U20	U21	U22	U23	U24	U25	U26	U27	U28	U29	U30	U31
D	Items	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10	D11	D12	D13	D14	D15	D16	D17	D18	D19	D20	D21	D22	D23	D24	D25	D26	D27	D28	D29	D30	D31
I	Items	I1	I2	I3	I4	I5	I6	I7	I8	I9	I10	I11	I12	I13	I14	I15	I16	I17	I18	I19	I20	I21	I22	I23	I24	I25	I26	I27	I28	I29	I30	I31
R	Items	R1	R2	R3	R4	R5	R6	R7	R8	R9	R10	R11	R12	R13	R14	R15	R16	R17	R18	R19	R20	R21	R22	R23	R24	R25	R26	R27	R28	R29	R30	R31
T	Items	T1	T2	T3	T4	T5	T6	T7	T8	T9	T10	T11	T12	T13	T14	T15	T16	T17	T18	T19	T20	T21	T22	T23	T24	T25	T26	T27	T28	T29	T30	T31
S	Items	S1	S2	S3	S4	S5	S6	S7	S8	S9	S10	S11	S12	S13	S14	S15	S16	S17	S18	S19	S20	S21	S22	S23	S24	S25	S26	S27	S28	S29	S30	S31

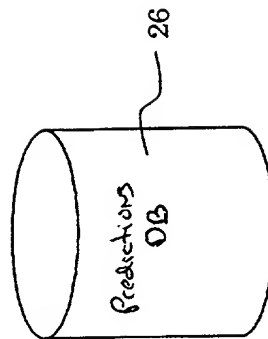


Fig 10

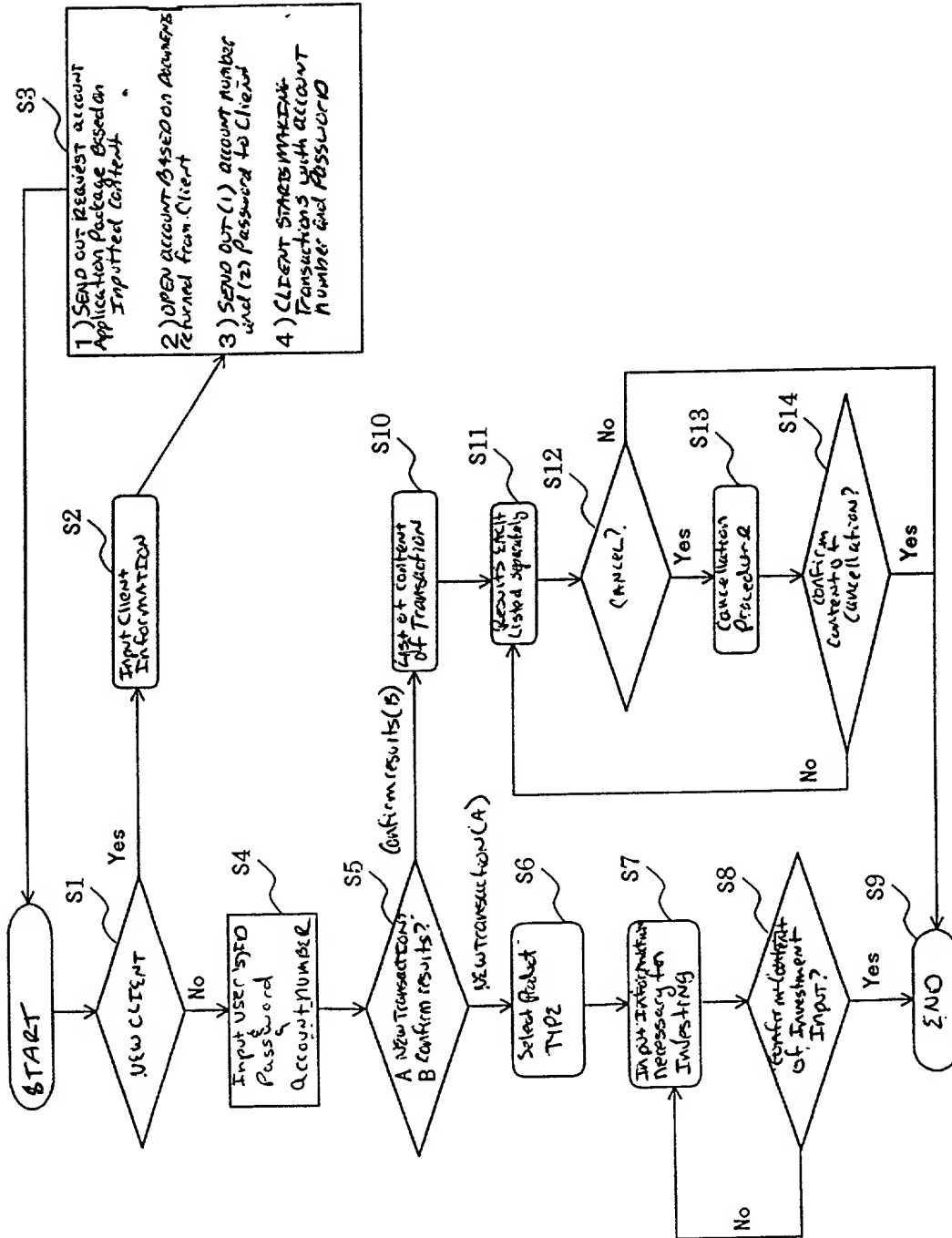


Fig 11

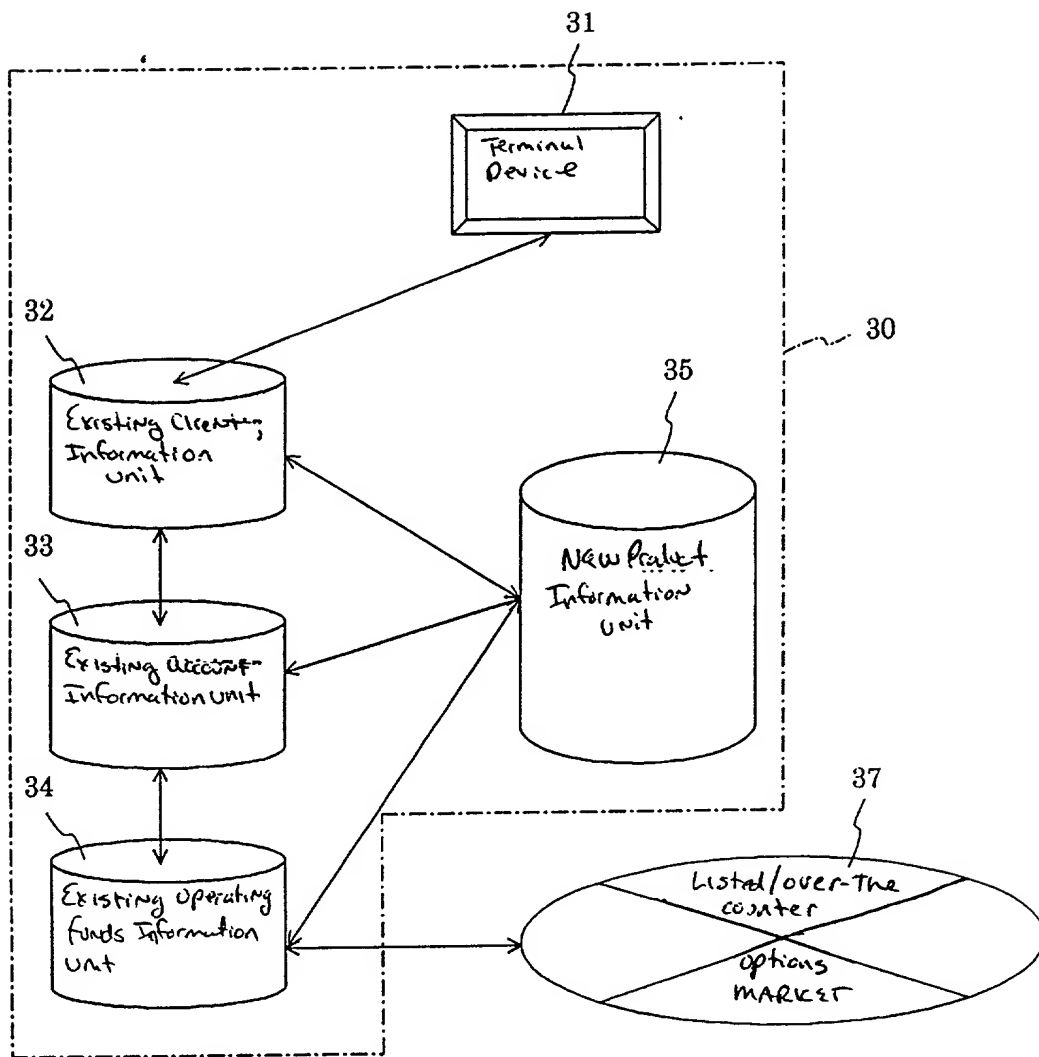


Fig 12



35a

DATA	101	102	103	104
CLIENT NUMBER	000000001	000000002	000000003	000000004
ACCOUNT NUMBER	11111111	11111112	11111113	11111114
CLIENT NAME	TEST 1	TEST 2	TEST 3	TEST 4
PURCHASE DATE	2000/10/15	2000/10/15	2000/10/16	2000/10/17
OPTION TYPE	CURRENCY (US DOLLAR/YEN)	CURRENCY (EUROS/YEN)	INTEREST RATE FUTURES	STOCK FUTURES
INVESTING CURRENCY	US DOLLARS	YEN	EURO	YEN
INVESTMENT SUM	100,000.00	15,000.00	50,000.00	7,000.00
INVESTMENT INTEREST SUM	375.00	2,500	150.00	1,000
INVESTMENT PRINCIPAL SUM	0.00	10,000	0.00	0
INVESTMENT FUNDS SUM	375.00	12,500	150.00	1,000
CYCLE	1 MONTH	7 DAYS	15 DAYS	2 MONTHS
INVESTMENT PERIOD	10 MONTHS	70 DAYS	150 DAYS	24 MONTHS
OPERATION STARTING DAY	2000/11/01	2000/10/15	2000/10/16	2000/11/01

TEST 1 TEST 2 TEST 3 TEST 4

Fig 13

TEST "T" CLIENT NAME TEST 1				REFERENCE DATE 2000/10/29			
CLIENT NUMBER 00000000001		ACCOUNT NUMBER 11111111					
NUMBER USED	0001	0002	0003	0004			
PURCHASE DATE	2000/04/22	2000/09/25	2000/09/25	2000/10/15			
OPTION TYPE	CURRENCY (EUROS/YEN)	INTEREST RATE FUTURES	STOCK FUTURES	CURRENCY (US DOLLARS/YEN)			
INVESTING CURRENCY	EURO	YEN	YEN	US DOLLAR			
INVESTMENT SUM	120,000.00	20,000,000	8,000,000	100,000.00			
INVESTMENT INTEREST SUM	300.00	1,500	2,500	375.00			
INVESTMENT PRINCIPAL SUM	0.00	0	0	0.00			
INVESTMENT FUNDS SUM	300.00	3,000	2,500	375.00			
CYCLE	1 MONTH	15 DAYS	60 DAYS	1 MONTH			
INVESTMENT PERIOD	12 MONTHS	180 DAYS	600 DAYS	10 MONTHS			
CLIENT ANNUAL INTEREST RATE (%)	3.00	0.20	0.20	4.50			
OPERATIONS STARTING DAY	2000/05/01	2000/09/25	2000/10/01	2000/11/01			
PROFITS	18,600.00	8,000	0	0			
MATURITY DATE		2001/02/22	2002/05/23	2001/08/31			
MATURITY SUM							
CANCELLATION DATE	2000/09/30						
CANCELLED SUM	138,600.00						
WITHHELD TAX SUM	3,720.00						
CANCELLATION FEE	1,000.00						
SUM RECEIVED UPON CANCELLATION	133,880.00						
PRINCIPAL TRANSFER DATE							
TRANSFER SUM							
WITHHELD TAX SUM							
PRINCIPAL TRANSFER SUM							
TRANSFER SUM							
WITHHELD TAX SUM							
GENERAL ACCOUNT TRANSFER SUM							
STATUS	CANCELLED	OPERATING	OPERATING	OPERATING			

35b

35

Fig 14

FIG. 14 "FIG. 14"

NEW PRODUCT FUNDS OPERATING INFORMATION UNIT

(COMMUNICATES WITH EXISTING FUNDS OPERATING UNIT)

Cycle	PRINCIPAL (YEN)	PRINCIPAL (US DOLLAR)	PRINCIPAL (EURO)	INVESTMENT FUNDS (YEN)	INVESTMEN T FUNDS (US DOLLAR)	INVESTMENT FUNDS (EURO)	FUNDS PUT (YEN)	FUNDS PUT (US DOLLAR)	FUNDS PUT (EURO)	FUNDS CALL (YEN)	FUNDS CALL (US DOLLAR)	FUNDS CALL (EURO)
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
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26												
27												
28												
29												
30												
31												

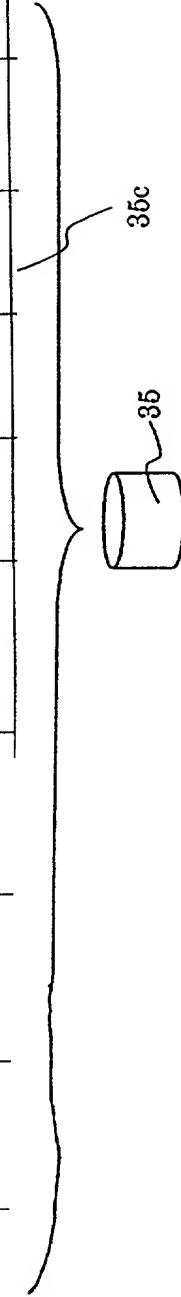
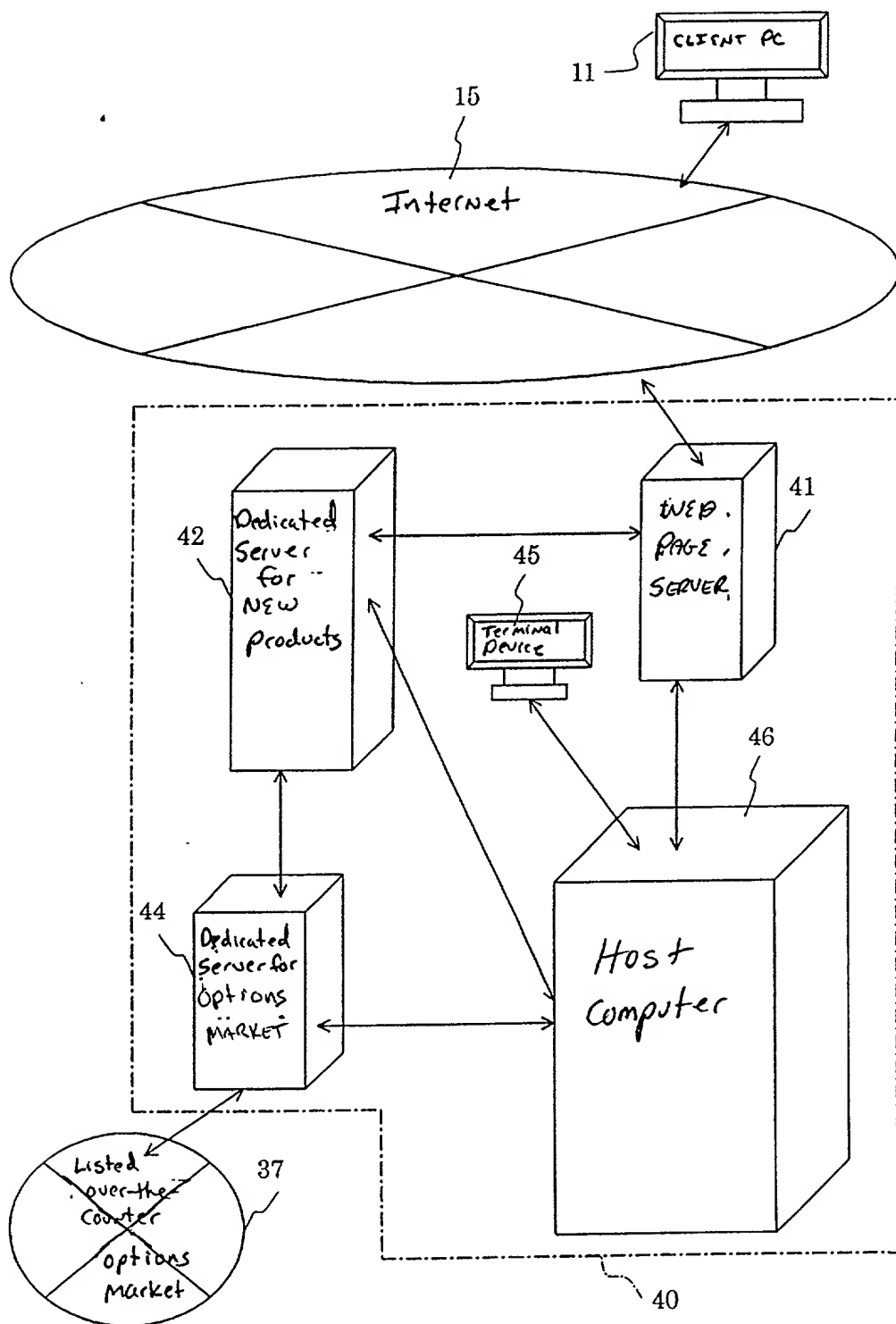


Fig 15



10047531.102304

WELCOME TO ABC BANK

☐: Please click here if you would like to OPEN AN account

50a

If you already have an account, Please input your account number and Password

Account number

12345678

50b

Password

XXXXXXXX

50c

50

Fig 16

Please Select and Click on a Desired Transaction

- 51a ☐ Purchase Foreign Currency
- 51b ☐ Exchange foreign Currency for Yen
- 51c ☐ open a foreign currency Fixed Deposit account
- 51d ☐ open a Yen Fixed Deposit account
- 51e ☐ Send money domestically
- 51f ☐ Send money Internationally
- 51g ☒ SMART OPTION FIXED TERM
- 51h ☐ Reissue a cash card
- 51i ☐ Purchase US Dollar Bills
- 51j ☐ Purchase Foreign Currency Traveller's checks

51

Fig 17

10047531.102301

WELCOME TO SMART OPTION FIXED Deposit



52a

If you are starting a new SMART OPTION FIXED Deposit,
Please click Here



52b

If you are already Using a SMART OPTION DEPOSIT,
Please click Here

52

Fig 18

SMART OPTION FIXED DEPOSIT IS
an Extremely Uniquely structured Fixed Deposit Using Currency Options

Furthermore, Its Backed by An Investment Principal so the only time
There is Risk is when there is no Interest

- 1 Principal Backed/Principal-Growth TYPE
- 2 Principal Backed/Profit-Growth TYPE
- 3 Fixed Principal/Extreme Profit-Growth TYPE

Your Sober Predictions For Exchanges Can MAKE UNEXPECTED Ultra-HIGH
returns possible

☒ CLICK HERE and THOROUGHLY Read The Product Explanations and Product
Agreement

☐ Return 53a

53b

SMART OPTION FIXED DEPOSIT

Product Explanation

Product AGREEMENT

54a Did you full understand the product content, Product Agreement and Product Risk?

☒ If you fully understand the Product content, Product Agreement and Product Risk and Agree completely then click HERE

☐ RETURN

54b

54

Fig 20

10047531-102301

Mr./Mrs./Ms.
 PLEASE SELECT YOUR DESIRED SMART OPTION FIXED

Deposit Predictions Type		Product Type	
55a	<input checked="" type="checkbox"/> Predictions Regarding US Dollar/Yen Exchange	55c	<input type="checkbox"/> Principal Backed/Principal-Growth TYPE
55b	<input type="checkbox"/> Predictions Regarding Euro/Yen Exchange	55d	<input checked="" type="checkbox"/> Principal Backed/Profits-Growth TYPE
		55e	<input type="checkbox"/> 95% Fixed principal/ultra-Profits Growth TYPE
		55f	<input type="checkbox"/> 90% Fixed Principal/ultra-Profits Growth TYPE
	55g <input type="checkbox"/> RETURN		

55

Fig 21

10047531, 102301

Principal Backed / Profits - Growth TYPE

Mr /ms./ms.
account number 12345678

Please Configure Your Investment In the Smart Option Fixed Deposit

Investing Currency ☐ YEN ☒ US Dollar ☐ Euro 56c

Investment Principal (Must Be at least 5,000,000 YEN, 50,000 US Dollars or 50,000 EUROS)

Investment Period Currently IS 12-month TYPE

OPTION Investment Cycle Currently IS 1-month Type

Investment FUNDS ☒ Use ALL Interest and Profits as Investment funds 56d

☐ Use A PART OF Interest and Profits as Investment funds 56e

56g ☒ Confirm the Investment Content ONCE AGAIN AND CLICK Here if Everything IS correct

56h * ☒ Transfer the Investment Principal From my Account to my SMART OPTION FIXED DEPOSIT

56i Input Password

Please Click Here when Ready

56k

56j

56

Fig 22

10047531.102301

Mr / Mrs / Ms
Account number 12345678

SMART OPTION Fixed Deposit
Prediction Regarding US dollars/yen TYPE
Exchange TYPE
Principal Backed/Profit Growth TYPE

Investment Principal 100,000.00 US Dollars
Investment Period 12 month(s)
OPTION INVESTMENT CYCLE 1 month(s)
APR 3.60%

As explained in the Product Explanation, Please Determine Your Prediction Regarding the exchange rate during the next 12 months and select a purchase options. The period from today until the end of this month will be an application period, and a period until the end of next month will be a determination period.

STRONG YEN WEAK YEN

1	COMPARED TO	2000/11/30	THE EXCHANGE RATE ON	2000/12/31	<input checked="" type="radio"/>	<input type="radio"/>
2	COMPARED TO	2000/12/31	THE EXCHANGE RATE ON	2001/1/31	<input type="radio"/>	<input type="radio"/>
3	COMPARED TO	2001/1/31	THE EXCHANGE RATE ON	2001/2/28	<input type="radio"/>	<input type="radio"/>
4	COMPARED TO	2001/2/28	THE EXCHANGE RATE ON	2001/3/31	<input type="radio"/>	<input type="radio"/>
5	COMPARED TO	2001/3/31	THE EXCHANGE RATE ON	2001/4/30	<input type="radio"/>	<input type="radio"/>
6	COMPARED TO	2001/4/30	THE EXCHANGE RATE ON	2001/5/31	<input type="radio"/>	<input type="radio"/>
7	COMPARED TO	2001/5/31	THE EXCHANGE RATE ON	2001/6/30	<input type="radio"/>	<input type="radio"/>
8	COMPARED TO	2001/6/30	THE EXCHANGE RATE ON	2001/7/31	<input type="radio"/>	<input type="radio"/>
9	COMPARED TO	2001/7/31	THE EXCHANGE RATE ON	2001/8/31	<input type="radio"/>	<input type="radio"/>
10	COMPARED TO	2001/8/31	THE EXCHANGE RATE ON	2001/9/30	<input type="radio"/>	<input type="radio"/>
11	COMPARED TO	2001/9/30	THE EXCHANGE RATE ON	2001/10/31	<input type="radio"/>	<input type="radio"/>
12	COMPARED TO	2001/10/31	THE EXCHANGE RATE ON	2001/11/30	<input type="radio"/>	<input type="radio"/>

☒ Please Click here if the above is correct ☐ Return

57a

57

57b

10047531-102301

Fig 23

#11 Interest and Profits are used AS Investment Funds

Account Number 12345678

Smart Option Fixed Deposit

TYPE
Principal Backed/Profit Growth TYPE

Investment Principal
Investment Period
Option Investment Cycle
APR 3.60%

100,000.00 US Dollars
12 MONTH(S)
1 MONTH(S)
3.60%

Please confirm all inputs
For your reference, In the event that option rights could be exercised all of your
Selected options. Then your profit sums would be as follows

follows

					INVESTMENT FUNDS AND PROFIT SUMS IN THE EVENT THAT OPTION RIGHTS COULD BE EXERCISED ON ALL OPTIONS		
	RATE REFERENCE DATE	RATE PREDICTION DATE			INTEREST	INVESTMENT FUNDS	PROFIT SUMS
1	2000/11/30	2000/12/31	<input checked="" type="radio"/> STRONG YEN	<input type="radio"/> WEAK YEN	300.00	300.00	600.00
2	2000/12/31	2001/1/31	<input checked="" type="radio"/> STRONG YEN	<input type="radio"/> WEAK YEN	300.00	900.00	1,800.00
3	2001/1/31	31	<input type="radio"/>	<input type="radio"/>	0	2,100.00	4,200.00
4	2001/2/28		<input type="radio"/>	<input type="radio"/>	0	4,500.00	9,000.00
5	2001/3/31		<input type="radio"/>	<input type="radio"/>	0	9,300.00	18,600.00
6	2001/4/30		<input type="radio"/>	<input type="radio"/>	0	18,900.00	37,800.00
7	2001/5/31		<input type="radio"/>	<input type="radio"/>	0	38,100.00	76,200.00
8	2001/6/30		<input type="radio"/>	<input type="radio"/>	0	76,500.00	153,000.00
9	2001/7/31		<input type="radio"/>	<input type="radio"/>	0	153,300.00	306,600.00
10	2001/8/31		<input type="radio"/>	<input type="radio"/>	0	306,400.00	613,800.00
11	2001/9/30		<input type="radio"/>	<input type="radio"/>	0	614,100.00	1,228,200.00
12	2001/10/31		<input type="radio"/>	<input type="radio"/>	0	1,228,500.00	2,457,000.00

PREDICTION
REGARDING
US
DOLLARS/YEN
EXCHANGE

STRONG
YEN
WEAK
YEN
300.00

☒ Please Confirm the Above once again
and click Here if correct

58b

58

58c

Fig 24

Account Number: 12345678 .mc/mcs/mcs

LISTED DISPLAY OF YOUR USAGE OF THE SMARTOPTION Fixed Deposit

* CLICK AT LEFT FOR DETAILS ON EACH ITEM

CLICK	FIXED TERM NUMBER	TYPE	CURRENCY	INVESTMENT SUM	INVESTMENT PERIOD	APR(%)	CYCLE
			STATUS	DATE OF TRANSFER TO ACCOUNT	TOTAL RECEIVED SUM		
61b	9905UJ01	US DOLLAR/YEN EXCHANGE	YEN	10,000,000	1999/05/31-2000/4/30	0.20	1 MONTH
			CANCELLED AFTER MATURITY	2000/5/1	YEN	10,598,789	
61c	9909EJ01	EURO/YEN EXCHANGE	EURO	50,000,000	1999/09/30-2000/8/30	3.00	1 MONTH
			CANCELLED BEFORE MATURITY	2000/4/1	EURO	67,857.26	
61d	0004UJ01	US DOLLAR/YEN EXCHANGE	US DOLLAR	100,000,000	2000/04/31-2001/3/31	3.60	1 MONTH
			CURRENTLY OPERATING				
61e	0004UJ02	US DOLLAR/YEN EXCHANGE	YEN	100,000,000	2000/04/31-2001/3/31	0.20	1 MONTH
			CURRENTLY OPERATING				

Return

61a

61

10047531-102301

Fig 25

Account Number Mc/Ms/MS 12345678

SMART OPTION FIXED DEPOSIT

Prediction Regarding US dollars/year

Exchange/

Principal Backed/Profit Growth

Fixed Term Number 0004UJ01

TYPE

TYPE

Investment Principal :

Investment Period

Option Investment (Yr)

APR

100,000.00

US Dollars

12 months

1 month(s)

3.60%

2000/09 results of operation as of end of

62a

RATE REFERENCE DATE		RATE PREDICTION DATE				RESULTS OF OPERATION	
						INVESTMENT FUNDS	PROFIT SUMS
1	2000/4/30	2000/5/31	●	STRONG YEN	WEAK YEN	x	300.00
2	2000/5/31	2000/6/30	●	STRONG YEN	WEAK YEN	o	600.00
3	2000/6/30	2000/7/31	●	STRONG YEN	WEAK YEN	o	900.00
4	2000/7/31	2000/8/31	●	STRONG YEN	WEAK YEN	o	1,200.00
5	2000/8/31	2000/9/30	●	STRONG YEN	WEAK YEN	o	1,500.00
6	2000/9/30	2000/10/31	●	STRONG YEN	WEAK YEN	o	1,800.00
7	2000/10/31	2000/11/30	●	STRONG YEN	WEAK YEN	o	2,100.00
8	2000/11/30	2000/12/31	●	STRONG YEN	WEAK YEN	o	2,400.00
9	2000/12/31	2001/1/31	●	STRONG YEN	WEAK YEN	o	2,700.00
10	2001/1/31	2001/2/28	●	STRONG YEN	WEAK YEN	o	3,000.00
11	2001/2/28	2001/3/31	●	STRONG YEN	WEAK YEN	o	3,300.00
12	2001/3/31	2001/4/30	●	STRONG YEN	WEAK YEN	o	3,600.00

STRONG YEN WEAK YEN

☒ CLICK HERE TO CANCEL A CONTRACT

☐ RETURN

62b

62

62c

Fig 26

10047531 102301

Mr/Mrs/Ms
Account Number 12345678

SMART OPTION FIXED Deposit

PREDICTION REGARDING US
DOLLARS/YEN EXCHANGE

TYPE

PRINCIPAL BACKED/PROFIT GROWTH

TYPE

FIXED TERM NUMBER 0004UJ01

REQUEST FOR CANCELLATION OF CONTRACT

Investment Principal

100,000.00 US Dollars

Investment Period

12 months

OPTION INVESTMENT RATE

1 months

APR

3.60 %

2000/09 Results of Operation As OF END OF

Investment Principal 100,000.00 US Dollars

Profits Until end of last month 9,000.00 US Dollars

Interest from this month 300.00 US Dollars

Fee for cancellation of contract Before Maturity 4,150.00 US Dollars

Total Sum Received 104,150.00 US Dollars (will be transferred to your account on the first business day of next month)

Please confirm the Above and CLICK IF YOU APPROVE



Approve



Return

63

63b

63c

Fig 27

1004531.10304